



CREDIT CARD ON FILE AGREEMENT

CrossRoads Physical Therapy has implemented a new credit card policy. Like many other medical offices, we have adopted a credit card on file agreement. We kindly request that our patients or their guardian/guarantor provide a credit card which may be used later to pay any balance that may be due.

Co-pays are still due at the time of service.

At your initial registration/check-in, your credit card information will be obtained and kept securely. Your card information will be held securely until your insurance has paid their portion of the claim and notified us of any additional amount owed by you, the patient. At that time, we will notify you via email/paper statement that your outstanding balance will be charged to your credit card on the last business day of the month.

NOTE: *If the amount being charged is over \$100 you will receive a courtesy call prior to the charge being placed.*

You may call our office if you have a question about your balance or if you wish to change your payment method. After processing your payment, we will send you a receipt for the charge.

This “Card-on-File” program simplifies the payment process for you and eases the administrative burden on your provider’s office. It reduces paperwork and ultimately helps lower the cost of healthcare. Your statements will be available via email and our office staff is available to answer any questions about the balance due.

If you have any questions about the card-on-file payment method, please do not hesitate to let us know.

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By signing below, I authorize CrossRoads Physical Therapy, PC to keep my signature and my credit card information securely on-file in my account. I authorize CrossRoads Physical Therapy, PC to charge my credit card for any outstanding balances when due. I understand that my information will be saved on file for future transactions on my account. **This agreement will expire upon termination of services and settlement of final balance.** The card holder may also revoke this consent at any time in writing while understanding that continued services may not be available if an unpaid balance accrues.

If the credit card that I provide today changes, or expires, I will notify the office. If the credit card is denied for any reason, I agree to provide a new, valid card which can be charged over the phone and that the new card may be used with the same authorization as the original card. If CrossRoads Physical Therapy, PC runs your credit card and it is denied for any reason, we reserve the right to charge an additional \$25 declined card fee.

CREDIT CARD INFORMATION		
Patient Name:	DOB:	
Card Type: <input type="checkbox"/> MasterCard <input type="checkbox"/> VISA <input type="checkbox"/> Discover <input type="checkbox"/> AMEX <input type="checkbox"/> Other _____		
Cardholder Name <i>(as shown on CC)</i> :	Billing Zip:	
Card #:	Expiration <i>(mm/yy)</i> : /	CVV <i>(Code on back)</i> :
SIGNATURE:		Date:



Frequently Asked Questions Regarding the Credit Card on File Agreement

Do I have to leave my credit card information to be a patient at this practice?

Yes. This is our policy and it is a growing trend in the healthcare industry. Insurance reimbursements are declining and there has been a large increase in patient deductibles. These factors are driving offices to either squeeze more patients into shorter periods of time or to stop accepting insurance. We have decided to focus on becoming more efficient in our billing and collections processes instead.

How much and when will money be taken from my account?

The insurance companies on average take approximately 2-4 weeks to process submitted claims. Whatever the allowed amount is, your copay, coinsurance, and deductible are taken into consideration. It simply depends on your individual policy what you may owe. Once the insurance explanation of benefits (EOB) is received and posted to your account, you will be sent a statement showing your portion owed. You will have 10 days to send an alternative form of payment if you prefer. If no alternative payment is received, your patient financial responsibility will be processed.

How do you safeguard the credit information you keep on file?

We use the same methods to guard your credit card information as we do for your medical information. The card information is securely protected by the credit card processing component of our HIPAA compliant practice management system. This system stores the card information for future transactions using the same sort of technology that any online retailer would. We cannot see the card number – only the last four numbers, giving us no way to use the card outside of the billing system. There is no way to export the card information out of our system. The only way to use it is to process a payment in our electronic medical record system.

What are the benefits?

It saves you time and eliminates the need to write checks, buy stamps or worry about delays in the mail. It also allows us the chance to refund patients easily, if necessary. It also drives our administrative costs down because our staff sends out fewer statements and spends less time taking credit card information over the phone or entering it from the billing slips sent in the mail, which are less secure methods than us storing the information. The extra time the staff has can now be spent on directly helping the patients, either over the phone, with insurance claims or in person.

I always pay my bills on time. Why do I have to do this?

The entire billing process is time consuming and wasteful, and the few patients that CrossRoads P.T. sends to our collection agency end up costing a lot of money. Reducing unnecessary costs is essential to for us to continue to be allowed as an in-network provider with most insurance companies. Nothing is changing about how much you end up paying.

What if there is a payment discrepancy or I have other payment questions?

Please contact CrossRoads Physical Therapy's Billing Manager at (724) 416-7172. This policy in no way compromises your ability to dispute a charge or questions your insurance company's explanation of benefits.

Will I still receive a copy of my bill?

Yes. If you provided us an e-mail address, your statement will be sent electronically to the e-mail address on file on the 1st business day of the month. If you did not provide an e-mail address, a paper statement will be mailed out to you on the 15th of the month. If you prefer to pay by an alternative method, you may do so by calling our Billing Manager at (724) 416-7172. If you do not wish to make any payment method changes, just hold onto the statement for your records and your card will be charged.